

What is Claimed Is:

1. A method for creating an electronic transaction receipt, the method comprising:
 - a. receiving, at a transaction station, a user biometric sample;
 - b. receiving, at the transaction station, transaction information;
 - c. locating, at a database, a user record associated with said biometric sample; and
 - d. storing said transaction information as an electronic transaction receipt in association with said user record.
2. The method of claim 1, wherein said transaction information includes product code information.
3. The method of claim 2, wherein said product code information is a universal product code information.
4. The method of claim 2, wherein said product code information is one or more of a radio frequency identification signal, a product keyword, and a product department code.
5. The method of claim 1, wherein said transaction information includes one or more of a transaction date, a transaction time, the location of a point of sale, payment information for the transaction, and the price of one or more items purchased in the transaction.
6. The method of claim 1, wherein said transaction information includes a system operator identifier.
7. The method of claim 6, wherein said system operator identifier includes one or more of a biometric sample, a password, an identification code, and a device code associated with a device registered to the system operator.
8. The method of claim 6, wherein said locating further comprises locating a user sub record associated with a specific merchant.
9. The method of claim 8, further comprising creating a user sub record if a sub record associated with a specific merchant not located.
10. The method of claim 8, further comprising storing one or more transaction station parameters in association with said sub-record.
11. The method of claim 1, further comprising receiving a purchaser identification code.
12. The method of claim 11, wherein said identification code is a purchaser system identification code.

13. The method of claim 11, wherein said identification code points to a group of one or more associated user records.
14. The method of claim 13, wherein said user records are associated according to one or more of a business relationship, a familial relationship, and an acquaintance relationship.
15. The method of claim 1, wherein said transaction station is at a point of sale.
16. The method of claim 1, wherein the transaction station receives transaction information via one or more of a digital scan of a paper transaction receipt; an optical character recognition scan of a paper receipt; a bar code scan of a paper transaction receipt; a radio frequency identification device transmitter receipt; and a two dimensional bar code scan of a paper transaction receipt.
17. The method of claim 16, further comprising:
 - a. sending a request for additional transaction information to a second database;
 - b. receiving, from the second database, said requested additional transaction information; and
 - c. storing said additional transaction information in association with said user record.
18. The method of claim 17, wherein said additional transaction information includes one or more of further transaction payment information, further item detail, and further user information.
19. The method of claim 1, further comprising sending, by the transaction station, a transaction approval request.
20. The method of claim 19, wherein said transaction approval request includes a request for authorization of a financial transaction via a biometric authorization system.
21. The method of claim 19, wherein said transaction approval request includes a request for authorization of an age-restricted transaction via a biometric authorization system.
22. The method of claim 19, wherein said transaction approval request includes a request for authorization of an identity verification transaction via a biometric authorization system.
23. A method in a transaction station for creating an electronic transaction receipt, the method comprising:
 - a. receiving a user biometric sample;
 - b. receiving a user personal identification code;

- c. sending said user personal identification code to a database;
 - d. receiving a registered biometric sample stored in association with a user record identified by said user personal identification code;
 - e. comparing said registered biometric sample with said user biometric sample; and
 - f. if said registered biometric sample matches said user biometric sample, storing information related to a financial transaction in association with said user record.
24. The method of claim 23, wherein said storing occurs automatically in accordance with system operator preferences.
25. The method of claim 23, further comprising sending a purchase transaction approval request that includes information related to said financial transaction.
26. A method for creating an electronic purchase transaction receipt, the method comprising:
- a. completing a financial transaction at a transaction station;
 - b. receiving, at the transaction station, a user biometric sample; and
 - c. sending said user biometric sample and financial transaction information to a database, said user biometric sample being used to create a user system record, thereby registering the user in a biometric authorization system, wherein said financial transaction information is stored in association with said user system record and subsequent access to the financial transaction information is enabled upon provision of a biometric sample by the user.
27. The method of claim 26, further comprising verifying said user biometric sample is not already registered in the system.
28. The method of claim 26, wherein said transaction station is a point of sale.
29. A method for processing a refund request by a user without a receipt, the method comprising:
- a. receiving, at a refund transaction station, a refund transaction request, said refund transaction request including at least a user biometric sample;
 - b. sending said refund transaction request to a system database;
 - c. creating a user record in said system database;
 - d. associating said user biometric sample with said user record;
 - e. processing a refund transaction in accordance with said refund transaction request; and

- f. storing in association with said user record information related to said refund transaction.
- 30. The method of claim 29, wherein said refund transaction request comprises refund transaction parameters that determine how the refund transaction request is processed.
- 31. The method of claim 30, wherein if said parameters are not met said refund request is partially fulfilled.
- 32. The method of claim 29, wherein said processing includes providing the user with store credit.
- 33. A method for processing a refund transaction, the method comprising:
 - a. receiving a refund transaction request, said refund transaction request including at least a user biometric sample;
 - b. locating a user record associated with said user biometric sample;
 - c. initiating a refund transaction based on previously stored transaction information that is associated with said user record; and
 - d. storing in association with said user record said refund transaction information.
- 34. The method of claim 33, wherein said refund transaction request includes an item code identifying an item to be returned for credit.
- 35. The method of claim 33, wherein said refund transaction request includes a plurality of item codes identifying a plurality of items to be returned for credit.
- 36. The method of claim 33, wherein said refund transaction request includes information related to the condition of one or more returned items.
- 37. The method of claim 33, wherein said refund transaction request is evaluated according to refund transaction parameters.
- 38. The method of claim 37, wherein said refund transaction parameters include one or more of the number of days since the date of the purchase transaction and the amount of the refund request.
- 39. The method of claim 38, wherein if said refund transaction request does not meet said refund transaction parameters, a stored value account is associated with said user record.
- 40. The method of claim 39, wherein said refund transaction request is granted by means of crediting said stored value account.

41. The method of claim 40, wherein said user authorizes use of the credit held in said stored value account for conducting financial transactions via biometric authorization.
42. The method of claim 33, wherein the refund transaction request information includes information identifying a system operator supervising the refund transaction.
43. The method of claim 42, wherein said refund transaction request is processed via financial account information stored in association with a system operator record.
44. The method of claim 42, wherein the system operator identifying information includes one or more of a system operator password, a system operator identification code, and the device identification code of a system device associated with the system operator.
45. The method of claim 42, wherein the system operator information is a biometric sample.
46. The method of claim 45, wherein the system operator biometric sample is matched with a system operator biometric sample stored in the database.
47. The method of claim 33, wherein said refund transaction is processed via financial account information stored in association with said user record.
48. The method of claim 33, further comprising notifying said user via electronic communication when the refund transaction has been fully processed.
49. A method for processing a refund transaction, the method comprising:
 - a. receiving a refund transaction request, said refund transaction request including a user biometric sample;
 - b. locating a user record associated with said user biometric sample;
 - c. sending, to a refund transaction station, purchase transaction information associated with said user record;
 - d. receiving from said refund transaction station designations of one or more purchases to return;
 - e. initiating a refund transaction for said designated purchases; and
 - f. storing in association with said user record said refund transaction information.
50. The method of claim 49, wherein said designations are performed by a system operator.
51. The method of claim 49, wherein the biometric matching value threshold is lowered in an effort to generate a greater return of purchase transaction information.
52. The method of claim 49, wherein said refund transaction request further includes a product code.

53. The method of claim 52, wherein said product code is one or more keywords related to the purchased product.
54. The method of claim 52, wherein said product code is a product department code.
55. A method for a user to request a refund pre-approval by accessing a user record stored at a database, the method comprising:
 - a. receiving a user identification code and pre-approval request;
 - b. locating a user record associated with said user identification code;
 - c. locating purchase transaction information associated with said pre-approval request;
 - d. pre-approving a refund transaction as specified by said pre-approval request; and
 - e. storing an indication of said pre-approval of said refund transaction request.
56. The method of claim 55, further comprising receiving one or more of a biometric, a biometric device code, and a password.
57. The method of claim 55, wherein said pre-approval request indicates that at least one item to be returned for credit was not purchased by the user.
58. The method of claim 57, wherein said pre-approval request includes a purchaser-specific code.
59. The method of claim 58, wherein said purchaser-specific code is the purchaser's user identification code.
60. The method of claim 55, further comprising:
 - a. receiving, at a refund transaction station, a user biometric;
 - b. receiving, at a refund transaction station, an item to be returned for credit;
 - c. sending said user biometric to a database;
 - d. locating said pre-approved refund transaction in a user record associated with said user biometric; and
 - e. approving said pre-approved refund transaction.
61. The method of claim 60, wherein the refund transaction approval is supervised by a system operator.
62. The method of claim 61, wherein said system operator enters a system operator identifier as proof of system operator supervision of said refund transaction approval.